

Hobie Class Insurance Policy – Frequently Asked Questions

Who is covered by this policy?

This policy provides bodily injury and property damage liability insurance for current members of the Hobie Class of North America (aka NAHCA). It provides coverage for these members when they are working at Hobie Class events including regattas, clinics and fun sails. Volunteers assisting at these events are covered as well.

Why are members of incorporated Fleets not covered by this policy?

Fleets that have incorporated, including 501c(3) non-profits, are considered separate legal entities and their members cannot be included as a part of the Hobie Class policy when conducting activities for their Fleet. These members would, however, be covered by the policy if conducting activities with another non-incorporated Fleet.

What are “larger, non-incorporated Fleets” & why should they get their own insurance?

Larger Fleets could potentially be considered a separate legal entity from the Hobie Class in a lawsuit. There is no specific definition of what constitutes a large Fleet, but generally Fleets with 50 or more members would be considered large. Also, this policy does not protect any funds a Fleet might have in a bank account, so Fleets with larger balances might want to get their own insurance to protect their assets.

How do I get an additional insured certificate?

Contact **Denece Herrera** at Gowrie, Barden & Brett, the insurance broker for this policy, at 800-262-8911 Ext 161 or by email at deneceh@gowrie.com at least one month prior to your event.

Are there any safety requirements of the policy?

Lifejackets must be worn on the water by participants at any youth events and clinics, and are strongly recommended for all other events. Although there is no minimum number of support boats specified by the policy, the Hobie Class requires a minimum of three support boats at any regatta, with five recommended. In general, safety is of paramount importance and event organizers should take whatever steps needed to ensure safety for participants.